

Information to identify the case:

Debtor 1	John F O' Donnell	Social Security number or ITIN	xxx-xx-8895
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	19-20032-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John F O' Donnell

4/11/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John F O' Donnell
Debtor

Case No. 19-20032-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 11, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

Recip ID	Recipient Name and Address
db	+ John F O' Donnell, 542 Westwood Ave, Rivervale, NJ 07675-5563
518251534	#+ Accounts Receivable, 1806 33rd Street, Suite 180, Orlando, FL 32839-8846
518346914	+ Basralian Funeral Service, 559 Kinderkamack Road, Oradell, NJ 07649-1510
518251535	+ Bristol County Savs Ba, 29 Broadway, Taunton, MA 02780-3261
518251541	+ Delaware Department of Transportation, Delare E-ZPass Violations Center, PO Box 697, Dover, DE 19903-0697
518251542	E-Zpass, New York Service Center, PO Box 149004, Staten Island, NY 10314-9004
518251543	+ Ezpass Violations, PO Box 15186, Albany, NY 12212-5186
518251545	+ Harvey Grossman, Harvey Trust, 32 Mount Holyoke, Rancho Mirage, CA 92270-3669
518251548	+ Law Enforcemeny Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032
518413707	+ MPV New Jersey, PO Box 1870, Cary, NC 27512-1870
518251551	+ Pascak Valley Dental, 449 Old Hook Road, Emerson, NJ 07630-1323
518997560	+ Progressive, c/o Caine & Weiner, 12005 Ford Rd Suite #300, Dallas, Texas 75234-7262
519117440	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, 446 WRENPLACE ROAD, FORT MILL SC 29715-0200 address filed with court:, RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
518251554	+ Retrieval Masters Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518251553	+ Retrieval Masters Collection Agency, 2269 Saw Mill Road, Elmsford, NY 10523-3832
519120662	+ Roundpoint Mortgage Servicing Corporation as servi, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093
518372817	+ State Farm Barnk, F.S.B., c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
518413711	Universal Recovery Corporation, PO Box 3003, Rancho Cordova, CA 95741-3003

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 11 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Apr 12 2022 00:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ EDI: RMSC.COM	Apr 12 2022 00:38:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518251536	+ EDI: CAPITALONE.COM	Apr 12 2022 00:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518372463	+ EDI: CITICORP.COM	Apr 12 2022 00:38:00	Citibank, N.A., 701 East 60th Street North, Sioux

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Apr 11, 2022

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518251538	+ EDI: CITICORP.COM	Apr 12 2022 00:38:00	Falls, SD 57104-0432 Citibank/Exxon Mobile, Citibank Corp/Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034
518251539	+ EDI: CCS.COM	Apr 12 2022 00:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518251540	+ EDI: CCS.COM	Apr 12 2022 00:38:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518251544	+ EDI: CCS.COM	Apr 12 2022 00:38:00	Geico, Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518358466	+ Email/Text: accountservices@greenarrowloans.com	Apr 11 2022 20:41:00	Greenarrow Loans, PO Box 170, Finley, CA 95435-0170
518251537	EDI: JPMORGANCHASE	Apr 12 2022 00:38:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518251546	EDI: JEFFERSONCAP.COM	Apr 12 2022 00:38:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518251556	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 11 2022 20:40:00	State Farm Bank, Attn: Bankruptcy, Po Box 2327, Bloomington, IL 61702
518251550	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2022 20:41:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518333473	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2022 20:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518413708	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 11 2022 20:40:00	NJ EZ Pass, PO Box 4971, Trenton, NJ 08650
518370743	EDI: PRA.COM	Apr 12 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Citgo, POB 41067, Norfolk VA 23541
518251552	+ EDI: RECOVERYCORP.COM	Apr 12 2022 00:38:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518251555	+ EDI: RMCB.COM	Apr 12 2022 00:38:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
519117440	Email/Text: bankruptcy@roundpointmortgage.com	Apr 11 2022 20:41:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
518413709	+ EDI: RMCB.COM	Apr 12 2022 00:38:00	Retrieval-Masters Creditors Bureau, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518372817	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 11 2022 20:41:00	State Farm Bank, F.S.B., c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
518253886	+ EDI: RMSC.COM	Apr 12 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518413713	+ Email/Text: bankruptcydepartment@tsico.com	Apr 11 2022 20:41:00	Transworld Systems, 500 Virginia Dr, Ste. 514, Fort Washington, PA 19034-2733
518413712	+ Email/Text: bankruptcydepartment@tsico.com	Apr 11 2022 20:41:00	Transworld Systems, 5626 Frantz Road, Dublin, OH 43017-1559
518251557	+ Email/Text: BAN1448@UCBINC.COM	Apr 11 2022 20:41:00	United Collection Bureau, PO Box 1448, Maumee, OH 43537-8448
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518413706	*+	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Apr 11, 2022

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519117441	*P++	ROUNDPOINT MORTGAGE SERVICING CORPORATION, 446 WRENPLACE ROAD, FORT MILL SC 29715-0200, address filed with court., RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
518413710	*+	United Collection Bureau, PO Box 1448, Maumee, OH 43537-8448
518251547	##+	KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518251549	##+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
Ashley Pascuzzi	on behalf of Creditor Roundpoint Mortgage Servicing Corporation as servicing agent for Freedom Mortgage Corporation ecfnotices@grosspolowy.com
David L. Stevens	on behalf of Debtor John F O' Donnell dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.da vidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
Denise E. Carlon	on behalf of Creditor State Farm Bank F.S.B. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor John F O' Donnell jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestca se.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com
Kevin Gordon McDonald	on behalf of Creditor State Farm Bank F.S.B. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor RoundPoint Mortgage Servicing Corporation ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Lynn Therese Nolan	on behalf of Creditor Roundpoint Mortgage Servicing Corporation as servicing agent for Freedom Mortgage Corporation ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor John F O' Donnell pevangelista@scura.com pselawpc@gmail.com;evangelista.paulr93878@notify.bestcase.com;dstevens@scura.com;cmartinez@scura.com;jromero@scura. com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10